BEEDS portal | Bank of England Electronic Data Submission Portal

User guide

Version 2.9

June 2025

Document versions

Version	Issue Date	Description
1.0	November 2018	Original publication
1.1 to 1.4	February – September 2019	Minor updates to collection appendices. Include reference to NST/IMO/SF/MRS Reporting. Update to contact details for all collection appendices. New collection appendices for CSDR, AS, and FV reporters. Update to Amend Principal user process.
1.5	February 2020	New collection appendices for Banking Stress Testing reporters.
1.6 to 1.9	February - June 2021	New collection appendices for Branch Return reporters. Updated collection appendices for Banking Stress Testing. Further update to Amend Principal user process. Updated Request Resubmissions section.
2.0 to 2.3	January –July 2022	New collection appendices for Sterling Money Markets and Statistical Reporting. Added Leverage Ratio annex, updated help/guidance, Statistical Reporting annex and System links. Added Insurance Stress Testing Annex. Changed Capital+ user role to Banking user role
2.4	March 2023	BEEDS product update 2023
2.5	June 2023	Removed references to BEEDS Helpline Number as this was decommissioned
2.6	March 2024	New collection appendices for Pillar 2 and Intraday Liquidity and Non-MFI Credit Consumer Lending.
2.7	July 2024	Amendments and minor updates to collection appendices. Insurance Stress Testing
2.8	December 2024	New collection appendices for Annual Confidentiality Checks Review (Survey) reporters.

| 2.9 | June 2025 | New collection appendices for Solvency UK, Wholesale Cash Distribution Market Oversight Table/Document. |

Contents

1. Introduction

The Bank of England Electronic Data Submission (BEEDS) portal is an online application that manages formal regulatory and statistical data submissions between PRA-authorised firms and the Bank of England. The portal enables firms to complete and submit all data submissions online. Firms can also view the information held about them by the Bank of England and keep it up to date.

This guide explains the processes you should follow to submit your data, manage users and update firm details. The guide is structured in a way that presents processes followed in the same way by all collections first. Where a collection has additional processes or information, these can be found in the Appendices.
Please ensure you read the full guide and your relevant appendix before using the system.

a. Bank of England contact details

Please refer to your collections appendix to find your Bank of England contact details.

2. General user information

a. Account Practices

Links:

BEEDS Portal LIVE: https://beeds.bankofengland.co.uk/
BEEDS Portal UAT (only available during UAT windows): https://beedsuat.bankofengland.co.uk

If an account has been made inactive, users should contact their appropriate contact as specified in the collection appendix.

> Note that the application will time out after an hour of inactivity. Entering data in fields is not considered activity so it is recommended that users regularly save forms while editing.

Account Maintenance

It is the responsibility of the Principal User to ensure that regular housekeeping of user accounts is carried out. If a user no longer requires access to BEEDS, their account should be deactivated. (Please note users can be reactivated if required as per Section 7).

View all users:
- Navigate to Manage Users
- A list of all accounts associated with your firm will be displayed.

Deactivate user:
- Navigate to Manage Users
- Locate the user you wish to deactivate and click View/Edit
- Click Edit
- Select Deactivate
- Click Save

The Bank of England recommends that this process should be completed at least annually.

b. Minimum IT requirements

The recommended minimum computer requirements for using the portal are:

- Microsoft Edge, Firefox version 36 or above, Google Chrome version 40 or above, or Safari 7 (for OSX only) or above.

- To view returns in PDF (and printing where signatures are required) a PDF viewer is required, such as Adobe Acrobat Reader (version 8.0 or above).

- To export returns as spreadsheets Microsoft Excel 2003 or above is required. NB: the viewer application for Excel will enable forms to be exported.

- To print hard copies of returns a printer connection is required.

- The recommended screen resolution is at least 1024 x 768 or higher for optimal display.

c.   Terms and conditions

We recommend that you take time to read the Terms and Conditions of the BEEDS portal before entering the site. This can be found via the following link https://beeds.bankofengland.co.uk/Help/TermsAndConditions.html

d.   How we use your information

When you use this web portal ('BEEDS Portal'), the Bank of England ('we' or the 'Bank') collects personal data about you. This notice only covers the information you submit to us for the purpose of creating and maintaining your account.

You may receive other specific privacy notices relevant to your actions on this portal. If you are unable to locate a relevant notice or would like to find out more, you can get in touch via our website at https://www.bankofengland.co.uk/legal/privacy.

- Information we collect – Through your engagement with us, the Bank collects personal data about you. This information includes your name and business contact information.

- Why we need your personal data - We collect your personal data to create an account for you, control user access and to be able to communicate with you. The processing of your personal data is necessary for the performance of a task carried out in the public interest or in the exercise of official authority of the Bank. That is, to support the financial stability of the UK

- What we do with your personal data - We use your data for the purposes of creating and maintaining your account. We will keep your personal data for 8 years from the point at which your account is closed.

- Your rights - You have a number of rights under data protection laws (for example, you have the right to ask us for a copy of the personal data the Bank holds about you. This is known as a 'Subject Access Request'. You can ask us to change how we process or deal with your personal data, and you may also
have the right in some circumstances to have your personal data amended or deleted.

The complete Privacy Policy can be found on the BEEDS portal homepage. Please take time to read this before entering the site. To find out more about those rights, to make a complaint, or to contact our Data Protection Officer, please see our website at https://www.bankofengland.co.uk/legal/privacy.

e.   Cookie Policy

This website uses cookies. Cookies are used for a number of purposes, including to make some parts of a website work or work more efficiently, as well as to provide users with information on how this site is used.

By continuing to use the site, you are agreeing to our use of cookies. Read more about the individual cookies we use in our Privacy Policy, which can be found at https://beeds.bankofengland.co.uk/Help/PrivacyPolicy.html

f.   Testing

The BEEDS portal should not be used for testing files. All files submitted through the BEEDS portal are considered a legal submission by the Bank of England.

Where possible, the Bank of England may make available a User Acceptance Testing (UAT) environment around large system change and on ad hoc occasions. Any test windows will be communicated to all BEEDS portal Principal Users.

The UAT environment is made available to allow firms to test that they can successfully generate and submit a valid file (which passes validation checks and filing rules) through BEEDS. Please note – the Bank of England will not review any files submitted by firms in the UAT environment.

We do not guarantee that our UAT site, or any content on it, will always be available and will not be interrupted, but provide this UAT service on a reasonable endeavours' basis.

Ahead of any UAT window, login details for the UAT environment will be provided. UAT emails will be sent from 'beedsuat_donotreply'.

Live data should not be used in the UAT environment. The Bank of England may use files submitted on UAT for our own testing purposes.

g.   Alternative Processing Plan (APP)

In the unlikely event of the BEEDS portal being unavailable ahead of a submission deadline, the Bank of England may decide to invoke its Alternative Processing Plan (APP). In this scenario, Principal Users may be asked to send their file submissions through secure email if their firm is yet to submit ahead of the deadline.

h. Support hours & Maintenance windows

Standard support hours are 9:00am to 5:00pm, Monday to Friday. The Bank of England BEEDS team aim to reply to all queries within two working days. There may be times when this is not possible due to increased volume of queries around significant deadlines. Queries will be dealt with in priority order.

All emails should be directed to the groups under your Bank of England contact details in your collections appendix in the first instance.

The Bank of England periodically undertakes maintenance of the system. Users will be notified via email when the maintenance windows take place as required outside UK business working hours or significant deadlines. During this time the BEEDS portal may be unavailable, and submissions may not be processed. We endeavour to provide 48 hours' notice where possible.

3. Log In

a. Before logging in

To log into the BEEDS portal, users will need the email address, phone number[1] and password associated with their account. Phones are required to receive the session security code.

b. Logging in

When a user account is first created on the application, a randomly generated password will be sent to the user via email. The portal can be accessed with the user's email address, as their username, and the password as provided.

The password must be changed when the user accesses the portal for the first time.

Passwords must contain at least one capital letter, lowercase letter, numbers, and special character; must not contain spaces; and must be of length 15 - 30 characters.

When a user logs in for the first time, a screen will be displayed allowing the user to update their details. The user will also need to set security questions at this time, as directed on screen (further details in Section E. below).

If a user enters their login details incorrectly, a CAPTCHA code will be displayed which will need to be entered before continuing.

Users will have three attempts to log in before the account is locked, after this, the 'Forgotten Password' link can be used to unlock the account.

c. Forgotten password.

To reset their password, a user can click the 'Forgotten Password' link displayed under the login fields on the BEEDS portal login page. After the user enters the displayed CAPTCHA code, email address and security questions, a link will be sent via email with instructions on how to reset your password.

d. Session security code

A session security code is required each time a user logs in to the BEEDS portal. This will be sent via SMS to the landline or preferably, mobile telephone number supplied by the user.

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[1] Users are advised to provide a mobile telephone number rather than a landline as the code can be difficult to understand when relayed to a landline. However, if users choose to use a landline, they are reminded to utilise the repeat functionality if necessary. If the code cannot be understood, users are advised to request a new code by restarting the login process.

Note that the code is valid for ten minutes after entering the username and password. If a user does not enter the code within ten minutes, the log in process will have to be restarted.

e. Security questions

Security questions are set up when a user first logs into the BEEDS portal. Users will be required to select four questions from four separate dropdown lists of predefined questions. Questions and answers must be unique and at least four characters in length. Security questions can be updated via 'My Details', 'Edit Security Questions'.

f. Firm selection

If a user is associated with more than one firm, the BEEDS portal will display a drop-down list of firms from which the user can select. Here, a 'firm' can refer to an individual entity or the group as a whole.

This selection can be changed once logged in by clicking 'Change firm' next to the firm name. If any issues are encountered, please email the appropriate contact as per the appendix.
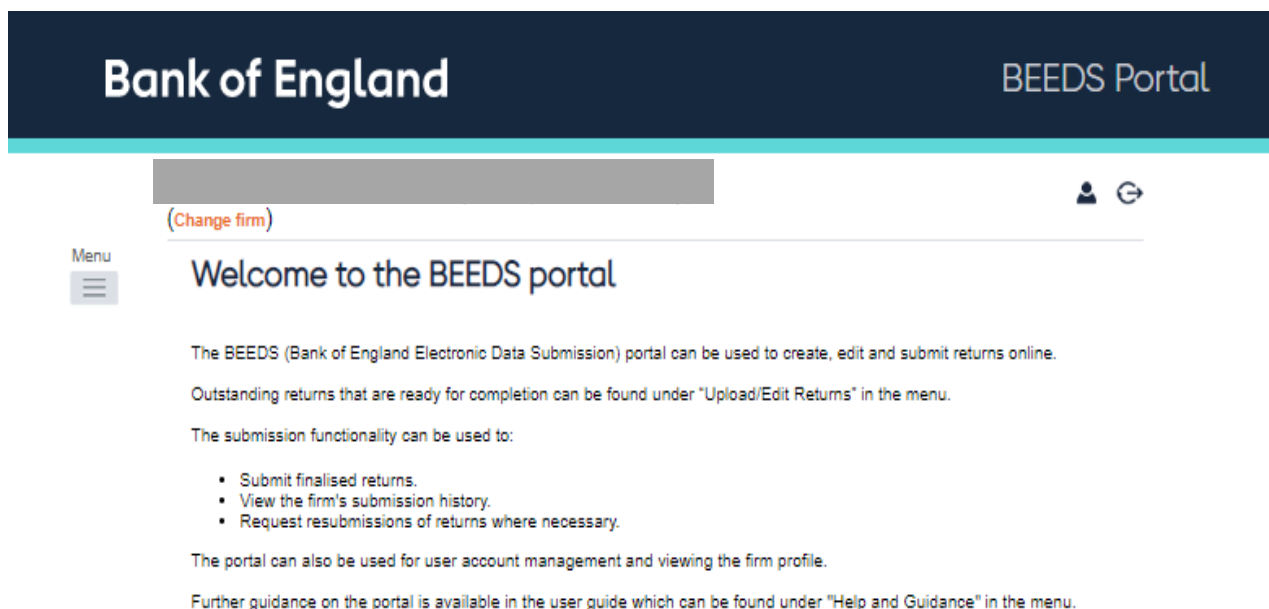
g. Home screen

The home screen lists all notifications that have been emailed to the user. These can be in relation to any of the firms with which the user is associated. Notifications can be dismissed and then will not be displayed again on the home screen.

4. My Details

This functionality allows users to view and update their own user details.

a.   View/Edit my details.

To update user details, navigate to 'View/Edit My Details'   👤   logo at the top right-hand corner of the page.

- User details will be displayed and can be edited.
    - o Note that the email address provided is the username required to log into the portal and determines where notifications are sent. The telephone number provided determines where the session security code is sent each time the user logs into the portal.
    - o Your BEEDS portal password must be entered when updating your user details. Users cannot amend their email address. Contact the appropriate contact as part of the appendix if you wish to change your email address.
    - o Exclude the '0' when using the international telephone code 44.
- Edit details as required and click 'Update My Details'.

b.   Update password

- To change the password used to log in to the portal, navigate to 'View/Edit My Details' and click 'Edit My Password.'
- Enter the current password and a new password and click 'Save My Password'

c.   Update security questions

- To change the security questions that are associated with the account, navigate to 'View/Edit My Details' and click 'Edit Security Questions'
- Select four new unique questions, enter your answers, and click 'Change My Answers'

5. Returns

Returns will be scheduled for release by the Bank of England and users will be notified by email when a return is available for completion. Firms are advised to look at the appendix at the end of this user guide for further information on collection specific return schedules.

Returns to be submitted can be viewed under 'Returns'. To upload against any return, start by clicking on the return name that you want to submit. This will take you to an upload page. Please see below section 5.a.i on uploading returns.

The 'Returns' page displays a list of all available returns for completion with corresponding information such as the status of each return. Please wait until you have received an email before checking the status of your return as the file might still be processing.

The status of a return will be one of the following:

- No data with errors – the file has not been uploaded or upload has been attempted but the file was invalid (file type, XBRL validation errors)
- No data – return has not been populated with data and is available for completion.
- Complete (with errors) – the return has failed validation rules. These errors must be corrected before re-submission. The return may have also failed non-blocking rules which users may choose to rectify.
- Complete (with warnings) –file has been uploaded but it has some validation warning which a firm may choose to resolve before submitting their return.
- Complete – The returns' templates have all been completed and the return is now ready to submit.

To view a detailed list of the errors, please navigate to the 'Returns' page.

In the status column you will see an exclamation point which is either in a triangle (warnings only) or in a circle (warnings and/or errors).

Revision	Categories	Status	End date	Due date	Actions
			▼	▼ ⚲	▼ ⚲	
0.1		Complete ❶	06/02/2023	06/02/2023	📄

Click on the underlined word in the Status column to be taken to a page that will detail the errors/warnings encountered.

Validation errors

This return was submitted with errors and/or warnings which are displayed below.

⬇ Export

Rule name	Type	Problem	Additional information
INS-002	Error	Expected reporting period end date is 06/02/2023	The date [Reporting period value] is not valid. One of YYYY-03-31, YYYY-06-30, YYYY-09-30 or YYYY-12-31 is expected, where YYYY is the year of the report.
INS-013	Error	Expected LEI is MP6I5ZYZBEU3UXPYFY54	The LEI [LEI] is not valid according to ISO 17442.

Once a file has been uploaded successfully without any errors, the return will move to the Submission history page. The Status of returns on this page will be as follows.

- Pending approval – return has been submitted and is undergoing plausibility checks. A return will remain in this state if the firm has provided explanations for 'implausible' data, and the return requires approval by the Bank of England

- Accepted with warnings – file upload has passed all validation rules but has flagged non-blocking rules. File has been accepted by the Bank of England. If the user wishes to rectify these warnings, they can do so by following the request resubmission process.
- Accepted – return has been approved by the Bank of England

More information about the Submission History page can be found in section 5d.

a.   Submit returns

Files should only be uploaded when they are finalised and ready for legal submission. Firms should not submit files purely to test their processes. All testing of the BEEDS portal should be completed in the designated UAT environment during the windows made available from time to time.

NB: Submitted data will be removed from the BEEDS portal after 28 days. If prior to this window, the return is assigned an 'Accepted' or 'Declined' state, the data will be removed sooner. The data will still be available for supervisory purposes on the Bank of England's internal systems.

Returns will either be submitted automatically or will need to be manually submitted depending on which type of return you are submitting. The following sections detail the process for both submission methods, and details of which submission method applies to each return type can be found in the collections appendix.

i.   Manual submissions

- To populate a return with data, click 'Upload Data' as shown below, then click 'Choose File' to select a file to upload.
- Allowed file types are shown on the Upload Data page. To speed up the upload process it is recommended that files greater than 10Mb are compressed using the standard .zip format. No other compression formats are currently accepted.
- Any sections of the form that are invalid will keep the return still 'In Draft'. The sections invalid will be illustrated with a pencil icon and you will be able to view these validation errors by going into the section and clicking 'Validate & Save'.
- BEEDS is a secure portal. Therefore, please refrain from uploading password protected documents. A progress indicator will be displayed when uploading a file.

View Return

Return name:		Return reference:	
Return end date:		Return due date:	
Return status:		Categories:	

Actions

Upload Data
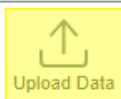
File type checks

Only the files mentioned (zipped or unzipped) will be accepted and users will be informed immediately if a file fails this check. Click the delete icon on the right to remove the file and then upload a file of the correct format.

To view the templates in a return, click on the return's name as shown above.

Submission process

To submit a return, ensure all mandatory templates in the return have been validated.

- Navigate to the return you would like to submit.
- Click 'Validate & Submit' and confirm the submission.

View Return

Return name:		Return reference:	
Return end date:		Return due date:	
Return status:		Categories:	

Actions

Validate & Submit
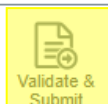
- Additional validation checks will now be run on the return. If any errors are encountered, these will be displayed on screen and can be rectified by editing the return. The application will update the return status and send an automated acknowledgement email to the user detailing the outcome.

    ii. Automatic submissions

- To populate a return with data, click 'Upload Data' as shown below, then click 'Choose File' to select a file to upload.
- Allowed file types are shown on the Upload Data page. To speed up the upload

process it is recommended that files greater that 10Mb are compressed using the standard .zip format. No other compression formats are currently accepted.

- BEEDS is a secure portal. Therefore, please refrain from uploading password protected documents.
- A progress indicator will be displayed when uploading a file.

File type checks

Only the files mentioned (zipped or unzipped) will be accepted and users will be informed immediately if a file fails this check. Upload a file of the correct format, BEEDS will inform you "There is existing data. Do you want to delete all existing data before uploading a new file?" Click Delete or No.

Submission process

No further action is required as the return, if valid, will be processed and distributed in BEEDS.

If invalid, the return will remain in 'Returns' where you will be able to submit again, and users will receive an email advising that the file has failed validation checks.

Validation rule checks

Files that are of the correct file type that are accepted for processing will be checked for validation rules. This check can take a few minutes depending on the size of the uploaded file.
If errors are found, the user will receive an email notification and the errors will be available to view in 'Returns' by clicking on the error icon.
To upload a corrected file, click on the return name and then 'Upload Data' and 'Choose File' as before.
When special characters are present in your .xbrl file, these should be escaped appropriately e.g., '&' should be replaced by '&'

b.   Request Resubmissions

This functionality enables users to alert the Bank of England of an amendment to a previously submitted return that requires correcting. Most collections have an automatic resubmission process which means that as soon as you request a resubmission it will automatically be granted. For the following collections: SMM, IST, CCP & CCAS your request will not automatically be approved but will first be viewed by the Bank of England before you are able to submit any amended files. You will receive email notifications informing you of the outcome of your request once it has been reviewed by the Bank.

- To request a resubmission, navigate to the 'Returns' menu and click View Submissions'
   - All previously submitted returns will be displayed by year.
- Click the 'Request Resubmission' link related to the return that requires correcting (below)

Submission History

This page allows you to view the **submission history**. Also, you can **request resubmission**.

Submission History allows you to review and print any return that has previously been submitted to the Bank of England.

If you want to request resubmission, please click Request Resubmission icon on the return that you would like to request a resubmission for.

Resubmission requests may be granted automatically or may require review by the Bank of England, based on the reasons you provide on the next page. If your resubmission request is granted, you will be notified by email and the return will appear in the 'Manage Returns' area where you will be able to edit it before resubmission.

Showing returns from: 2023

Name	Reference	Revision	Submitted	Categories	Status	End date	Due date	Actions
		1.0	24/02/2023		Accepted	24/02/2023	24/02/2023	

- Details of the resubmission request are displayed.
- Select the most appropriate 'Reasons for resubmission' from the dropdown list, fill in the field with any additional relevant information and specify any changes since the previous version. Then click 'Send Request'. You may also wish to upload a supporting document by selecting the 'Browse' button.
   - Click 'Confirm' to proceed with the request.

c.   Ad Hoc Returns

Ad hoc returns, for example 'Amend Principal User', can be created by firm users with the appropriate permissions. The returns must then be submitted manually after completion, as detailed above. Users will not be notified when a return is available for completion as these can be created by the user at any time.

The status of an ad hoc return will be one of five:

   i.   No data – information has not been entered or uploaded.
   ii. In draft – information has been entered or uploaded but there are mandatory
        fields outstanding.
   iii. Complete – all mandatory fields have been completed and the return is ready to
        submit to the Bank of England
   iv. Pending approval – information has been submitted and is being reviewed by the Bank of
        England
   v.   Accepted – information has been accepted by the Bank of England

For instructions on the create, complete, submit and resubmit return processes for the ad hoc
returns, please refer to the above instructions in this section along with the manual submission
process.

   d. View Submission History

This functionality allows users to review all returns that have been previously submitted.

- To view submitted returns, navigate to the 'Returns' menu and click 'View
  Submissions'.
     o All previously submitted returns will be displayed and filtering fields can be
        used to search for a return.
- Click on the return name to view the most recent version and click on the revision
  number to see a list of submitted versions as shown below.
- Alternatively, you can click on the return name and click on 'View Upload History'

6. Help and Guidance

Further details on the BEEDS system together with additional help and guidance documents and videos are available on our website here:

https://www.bankofengland.co.uk/statistics/data-collection/beeds/beeds-resources

7. Firm Profile

This functionality allows users to view profile information held by the Bank of England about their firm.

- Navigate to 'Firm Profile'

    o The application will display a list of all profile sections, and these can be viewed by clicking on them.

- The profile should be reviewed on a regular basis to ensure the information is kept up to date. If any information is outdated the firm should advise their appropriate contact as named in the appendices
- The principal user details of a firm can be changed by creating an ad hoc 'Amend Principal User' return under 'Returns'.
    o The return will need to be completed under 'Returns' > Create Returns and then submitted using the 'Validate and Submit' functionality. More detailed information can be found in the Complete Ad Hoc Returns section of this guide.
- Formal notification of changes should also be made as usual to the FCA as appropriate.

8. Manage Users

Each firm has one nominated principal user who may wish to create additional users to assist with editing or submitting returns. Newly created users can be assigned a role which defines the level of access the user will have. Only principal users have access to manage additional user accounts.

All firm users are responsible for any account they are provided with by the Bank of England to access BEEDS portal. Regular audits should be undertaken by firms of all user accounts, roles and use of the application.

The Bank of England recognises the need for alternative contacts and therefore strongly encourages firms to create additional users. Principal Users are responsible for creating additional users on the BEEDS portal. Additional users are important so that firms can respond in a timely way to questions raised by the Bank of England related to firms' regulatory returns.

a. Create users.

- To create a new user, the Principal User must.
    - navigate to 'Manage Users' and click 'Create New User'.
    - Enter the details of the new user and select from the roles listed.
    - Exclude the '0' when using the international telephone code 44.
    - Users can be assigned more than one role if required.
        - It is recommended that all users are assigned the 'Create Amend Principal User' role.
- Click 'Create'.
    - The user details will be displayed and can be edited by clicking 'Edit'.
- The new user will receive an email with a randomly generated password which can be used to access the portal.

NB: Each firm can have a maximum of ten active users, i.e., one Principal User and nine additional users.

b. View / Edit users.

This functionality allows the Principal User to view and edit other users with access to their firm. A Principal User can also deactivate other users by changing their activation status to 'Deactivated', which will in turn make their status Inactive.

- To view all firm users, navigate to 'Manage Users'.
- Click the 'View/Edit' button under the 'Action' column corresponding to a user.

- o   User details will be displayed.
- To edit these details, click 'Edit'.
    - o   User details will be displayed and can be edited.
- Update name, contact details, permissions and activation status where required, and then click 'Save'.
    - o   Updated user details will be displayed.

NB: Email addresses cannot be changed. Contact the appropriate contact as per your collection in the appendices if you wish to amend an email address for an additional user.

c.   Reactivating users

To reactivate an account.

- Contact the Bank of England as per the appendix requesting your account to be reactivated.
- Once the Bank of England confirms that your account has been reactivated, the principal user of your firm will need to add you as a new user as per 8a.
- Then use the forgotten password process to reset your account and gain access to the BEEDS Portal.

d.   Changing principal user
- Navigate to Returns > click the 'Create Return' button.
- Enter a return name, select 'Amend Principal User' as the return type and enter the date from which the change should be effective.
- Click Create

- Navigate to 'Returns'
- Click on the return name of the APU form you have created.
- Click 'Edit'

View Return

Return name:	Amend Principal User
Return end date:	24/02/2023
Return status:	No Data

Return reference:	APU44499
Return due date:	
Categories:	

Select a template to view

Amend Principal User	Status: No Data
★ Amend Principal User APU ⓘ	
★ Amend Principal User	Edit | View | 🔴 | 🟢

- Populate all mandatory fields, noting that it is possible to select multiple data collections by clicking the 'Add' button under the Reporting Requirement field.
- Click 'Validate & Save'
- Navigate to Returns > click on Return Name you have populated.
- Click 'Validate & Submit'

Actions

Validate & Submit
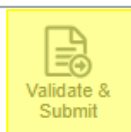
Select a template to view

	Status: Complete
✅ Amend Principal User APU ⓘ	Clear | 🟢
✅ Amend Principal User	Clear | Edit | View | 🔴 | 🟢

It's the responsibility of the firms PU to ensure the quality of the data that is supplied through BEEDS, and they are also responsible for ensuring that any other staff in their organisation who have access to BEEDS have a legitimate need for access.

9. FAQ's

9.1 What should I do if I have not received login details?

Ensure that the principal user has entered your email address correctly and continue the forgotten password process. If this does not work, please contact the appropriate contact as per the appendix.

If you have still not received login details, you should contact as per the appendix.

9.2 What should I do if I cannot log in?

If you have forgotten your username, it is the email address associated with your account. This can be viewed by the principal user under 'Manage Users'.

If you have forgotten your password, you can select 'Forgotten Password' on the BEEDS portal login page and a link will be emailed to you with instructions on how to reset your password.

If you continue to face issues, contact the appropriate contact as per the appendix.

9.3 How do I set up additional users?

Each firm has only one principal user account. The principal user can set up additional users under 'Manage Users', 'Create New User'. Please refer to the 'Manage User' section of this manual.

9.4 Can the principal user be changed?

To change the principal user, an 'Amend Principal User' return should be created under 'Returns', 'Create Return'. The return will need to be completed under 'Returns' section and then 'Validated & Submitted' once completed. This will create a request that will have to be approved by a nominated user from the firm. _It's the responsibility of the firms PU to ensure the quality of the data that is supplied through BEEDS, and they are also responsible for ensuring that any other staff in their organisation who have access to BEEDS have a legitimate need for access._

9.5 How do I change a user's contact details?

The principal user can change the name or contact details of another user under 'Manage Users',
'View/Edit Users' by selecting the View/Edit link in the 'Action' column. The details will then be displayed which can be updated by clicking 'Edit'.

Your own details can be updated under 'View/Edit My Details' using the ▲ logo, in the top right-hand corner of the page.

For email address changes please refer to your contact as per the appendix.

9.6 How do I change the contact details of a reporting entity?

The contact details of a firm can be changed by creating an 'amend principal user' return under 'Returns', 'Create Return'. The return will need to be completed under 'Returns' and then validated and submitted in the same section.

Other firm details used for data collection purposes can be changed through submitting ad hoc returns. Formal notification of changes should also be made as usual to the FCA.

9.7 What should I do if I have not received confirmation of submission?

If you have not received a notification after submitting a return, check the status of the return. Your collections appropriate contact should be contacted if you have not received an expected email.

9.8 How do I request a resubmission?

To request a Resubmission, navigate to 'Returns', 'View Submissions', select the 'Request Resubmission' link in the 'Action' column. Approval will be granted automatically through the portal for Solvency II returns.

9.9 What should I do if I do not understand an error message?

A screenshot of an error message can be sent to your collections data validation contact as per the appendices for clarification.

9.10 From which email address will notifications be sent?

Users will receive automated emails from 'beeds_donotreply'

NB: Emails regarding the UAT environment will come from 'beedsuat_donotreply'. These inboxes are not monitored so users should not reply to any automated emails.

9.11 How do I check the Minimum Requirements?

Refer to the 'Minimum Requirements' section on the BEEDS portal home screen before logging on, where you will be able to the recommended minimum computer requirements for using the portal.

9.12 How do I change the firm profile section?

The contact details of a firm can be changed by creating an 'Amend Principal User' return under 'Returns', 'Create Return'. The return will need to be completed under 'Returns' and then validated and submitted in the same section. Formal notification of changes should also be made as usual to the FCA.

9.13 Does BEEDS support machine to machine transfer?

The BEEDS portal does not currently support machine to machine transfer. All XBRL file uploads can only be made in the BEEDS portal.

10. Glossary

Term	Definition
Additional user	These users are created by Principal users with access to submit returns
Alternative Processing Plan (APP)	In the unlikely scenario that the BEEDS portal is unavailable ahead of the submission deadline, principal users may be asked to submit via secure email as the alternative process
BEEDS	Bank of England Electronic Data Submission
EIOPA	European Insurance and Occupational Pensions Authority
Entry point	A schema in the applicable taxonomy that selects the appropriate group of filing requirements from the taxonomy and is referenced by the XBRL instance. E.g. ARS, ARG
FCA	Financial Conduct Authority
Filing	A filing is the information that is transmitted to an NCA for receipt, validation and acceptance. NB: a filing is conveyed in a single XBRL instance document.
Firm	A 'firm' can refer to an individual entity or the group as a whole
Firm user	A user role assigned to portal users that are regarding new PRA authorisations
Plausibility checks	PRA defined rules use for quality checking, looking for data that seems implausible in the context of other data. Firms may be required to provide an explanation for implausible data or to resubmit data if figures are found to be incorrect.
Principal user	Each firm has one nominated principal user who can create and manage additional Users and have access to submit returns
RDG	Regulatory Data Group (Bank of England)
Return	A submission of data to the Bank of England
Template	A (usually tabular) visible representation of a set of data points, typically identified with/as a single reporting unit.
UAT	User Acceptance Testing BEEDS environment
XBRL	eXtensible Business Reporting Language
XML	eXtensible Markup Language

11. Appendix – per collection

a. Annual Confidentiality Permission Review

b. Bank Stress Testing

c. Branch returns

d. Buy to Let

e. Capital+

f. Central Securities Depositories Regulation

g. Credit Unions

h. Financial vehicle corporations return

i. Insurance Stress Testing

j. Leverage Ratio

k. MFI holdings of securities collection

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m. Non-Directive Firms

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o. Pillar 2 and Intraday Liquidity

p. Solvency II

q. Solvency UK

r. Statistical Reporting

s. Sterling Money Markets – Annual Return

t. Wholesale Cash Distribution Market Oversight Table

u. Wholesale Cash Distribution Market Oversight Document

a. Annual Confidentiality Permission Review

i.   Contact details.

- For all queries relating to validation errors and all other queries relating to the BEEDS portal, contact the Data Services Group: BEEDSQueries@bankofengland.co.uk

ii. Return types and corresponding submission methods

- Confidentiality Checks Annual Survey (CCAS) – Manual

iii. User roles

Role	Description
Stats Principal User	Full ability to submit against the Statistical Reporting collection with additional ability to manage additional users.
Stats Additional User	Ability to submit against the Statistical Reporting collection.

- Step by Step User guide –

I.   Log into your BEEDS portal and navigate to Menu and Returns.
II.   Click on the Annual Confidentiality Permission Review survey.
III. Fill out the mandatory fields.
IV.   Confirm Selections.
V.   Click Validate & Save.
VI.   Then click Validate & Submit.
VII. Finally, click "Submit".

https://www.bankofengland.co.uk/statistics/data-collection/beeds/beeds-resources

iv. Resubmission details:
To make a correction to your data, you must request a resubmission within the BEEDS portal (These are not automatically approved - see Request Resubmissions section above).

b. Bank Stress Testing

i. Contact details.
   - For queries relating to validation or plausibility errors, contact the STDF : PRA-SRS-RALC-DEA@bankofengland.co.uk
   - For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk
   - For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.
   - Formal notification of changes to firm details should be made as usual to the FCA.
   - If firms have an urgent query relating to their submission, we ask that they cc the business area (PRA-SRS-RALC-DEA@bankofengland.co.uk)

ii. Return types and corresponding submission methods
   - Banking Stress Test – Automatic
   - Banking Stress Test Structured Excel – Manual
   - Banking Stress Test Unstructured – Manual
   - Amend Principal User – Manual

iii. User roles

Role	Description
Banking Stress Testing Principal User	Full ability to submit against the Banking Stress Testing collection with additional ability to manage additional users.
Banking Stress Testing Additional User	Ability to submit against the Banking Stress Testing collection.
Banking Stress Testing Create Ad Hoc Returns	Access to create 'Amend Principal User' return to request a change in the firm's principal user and unstructured Banking Stress Testing returns.

iv. Additional information

Structured Submissions

   - Structured submission naming conventions are the same as previous stress tests and are described in the STDF guidance documents circulated. Unstructured scheduled .zip folders need to follow standardised naming conventions but the content of said zip folders don't need to.
   - For structured templates, firms must populate the Submission Header with the correct legal name and LEI (as per the firm profile in BEEDS) for each template submitted.

- All structured or unstructured data within each individual .zip folder must relate to one specific content/category code and must be the same one as noted within the .zip folder name.
- Structured submission should not be submitted as multiple files, one file should be uploaded per return reference, if you think you need to submit multiple files for any reason please contact BEEDSQueries@bankofengland.co.uk
- Large files: BEEDS is able to accept large, un-split structured data files. To ensure the successful upload of large files, please ensure these are zipped and that your internet connection speed is strong. Should you experience any issues, please email *PRA-SRS-RALC-DEA @bankofengland.co.uk*

Unstructured Submissions

- Users are reminded that they are unable to edit returns they create. If users need to change anything on a return they have created, please email BEEDSQueries@bankofengland.co.uk.
- For any unstructured returns that firms create themselves, the category selected will not appear within the upload/edit screen and submission history screen. As such, we advise that you reference the category in the title of the return.
- Users can only create one unstructured return per effective date. For example, you will be prevented from creating two returns that both have 31/12 as the effective date even if the category code is different. Should you need more than one, please contact BEEDSQueries@bankofengland.co.uk and this will be generated for you.
- As per the below screenshot, on the BSTU upload page, you are provided with 10 unstructured upload buttons. Each of these upload buttons will accept a maximum file size of 30MB (zipped). As such, by utilising all 10 upload buttons, users can submit unstructured data of up to 300MB per submission. If you need more than 10 upload buttons, please submit the first ten through BEEDS and then request a resubmission to submit another 10 files relating to the same category.

- Additionally, if you realise at a later date that you need to add more documents, a resubmission can also be requested in this scenario to enable you to send in further .ZIP folders relating to the same effective date and category code.
- Unstructured returns created by firms do not have a due date.
- All structured or unstructured data within each individual .zip folder must relate to one specific content/category code and must be the same one as noted within the .zip folder name.
- For unstructured returns that firms create, please ensure that the effective date for all stress test submissions is a quarter end date.

General

- Data is purged from the system as soon as it is accepted. It is advised users save their files locally on their PC.
- All collections must be uploaded as .zip files.
- Structured and unstructured data must be submitted in separate .zip files.
- All .zip file names must include a content/category code equating to the one scheduled to each firm via BEEDS (Excel and Basis of Preparation submissions) or that the firm creates themselves (for other unstructured submission purposes).
- No folder structures should be embedded <u>within</u> .zip folders – data submissions should be at the root of the zip.
- For any files within zip folders, filename should not be longer than 100 characters.
  - The best way to distinguish return types between returns which potentially may have similar names is to use the return reference. Each return reference will start with either BSTSE or BSTU;
    - BSTSE = Banking Stress Testing Structured Excel
    - BSTU = Banking Stress Testing Unstructured

- More information on Stress testing can be found on The Bank of England website https://www.bankofengland.co.uk/stress-testing.

c. Branch Returns

i. Contact details.
   - For queries specific to the Branch return reporting requirements please contact your usual supervisory contact.
   - For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk
   - Formal notification of changes to firm details should be made as usual to the FCA.

ii. Return types and corresponding submission methods
   - Branch Returns – Automatic
   - Amend Principal User – Manual

iii. User roles

Role	Description
Branch Returns Principal User	Full ability to submit against the Branch Returns collection with additional ability to manage additional users.
Branch Returns Additional User	Ability to submit against the Branch Returns collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

iv. Additional information
   - Users are reminded that they are unable to edit returns they create – if users need to amend the data contained within the return, they should request a resubmission. If users need to change anything else on a return they have created, users need to e-mail BEEDSQueries@bankofengland.co.uk.
   - Data is purged from the system as soon as it is accepted. It is advised users save their files locally on their PC.
   - Branch Returns must be uploaded as XML files.
   - The Branch Return Excel template has been updated to include an XML schema. We have also published the standalone XSD file and a release note, which contains instructions on how to submit the template via BEEDS.
   - The above and more information on The Branch Returns Form can be found on The Bank of England website https://www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/regulatory-reporting-banking-sector/banks-building-societies-and-investment-firms#Branch%20return%20form

d. Buy to Let

i.   Contact details.
  - For queries relating to validation or plausibility errors, contact the Regulatory Data Group: BTL@bankofengland.co.uk
  - For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk
  - For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.
  - Formal notification of changes to firm details should be made as usual to the FCA.

ii.   Return types and corresponding submission methods.
  - Buy to Let 1 – Automatic
  - Buy to Let 2 – Automatic
  - Buy to Let 3 – Automatic
  - Amend Principal User – Manual

iii.   User roles

Role	Description
Buy-to-Let Principal User	Full ability to submit against the Buy-to-Let collection with additional ability to manage additional users.
Buy-to-Let Additional User	Ability to submit against the Buy-to-Let collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

iv.   Additional information
The XML template for Buy to Let reporting, along with the validation rules are available to download from https://www.bankofengland.co.uk/statistics/data-collection

e. Capital+

i. Contact details.
   - For queries relating to validation or plausibility errors, contact the Regulatory Data Group: CapitalData@bankofengland.co.uk
   - For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk
   - For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.
   - Formal notification of changes to firm details should be made as usual to the FCA.

ii. Return types and corresponding submission methods.
   - Capital + – Automatic.
   - Amend Principal User – Manual

iii. User roles

Role	Description
Banking Principal User	Full ability to submit against the Capital+ collection with additional ability to manage additional users.
Banking Additional User	Ability to submit against the Capital+ collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

f. Central Securities Depositories Regulation

i. Contact details.
   - For queries relating to validation or plausibility errors, contact Financial Market Infrastructure Directorate: FMIdatateam@bankofengland.co.uk
   - For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk
   - For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.

ii. Return types and corresponding submission methods.
   - CSDR – Automatic
   - Amend Principal User – Manual

iii. User roles

Role	Description
CSDR Principal User	Full ability to submit against the CSDR collection with additional ability to manage additional users.
CSDR Additional User	Ability to submit against the CSDR collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

iv. Additional information
   For assistance with reporting the CSDR returns please find
   https://www.esma.europa.eu/regulation/post-trading/settlement

   The Bank of England is in the process of creating additional support documentation explaining the ESMA validation rules, to further assist firms with their CSDR submissions within the BEEDS Portal.

g. Credit Unions

i. Contact details.
- For queries relating to validation or plausibility errors, contact the Regulatory Data Group: CreditUnionReporting@bankofengland.co.uk |
- For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk
- For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.
- Formal notification of changes to firm details should be made as usual to the FCA.

ii. Return types and corresponding submission methods.
- Credit Union – Automatic
- Amend Principal User – Manual
- Plausibility Response Annual – Manual
- Plausibility Response Quarterly – Manual

iii. User roles

Role	Description
Credit Union Principal User	Full ability to submit against the Credit Union collection with additional ability to manage additional users.
Credit Union Additional User	Ability to submit against the Credit Union collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

iv. Additional information

Complete returns – manual entry
To complete a template by manually entering data, click on 'Edit' on each section of the return.
In each section, every field marked with an asterisk must be completed. If there is no value to report in the field, please insert a '0'. When the section has been completed, click on 'Validate and Save' to mark the template as complete. To have the return ready for submission, every section of the return must be validated and saved. Data validation is not performed at this stage.

Each return is made up of template(s) which may be mandatory or optional depending on certain conditions such as type of firm or lines of business written. All mandatory templates in a return need to be validated for the return to be submitted.

The Excel template is available to download from the
https://www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/regulatory-reporting-banking-sector#RegRepCreditUnions
Only templates published from Tuesday 3 January 2017 will be compatible with the upload data feature.

We recommend that users click 'Show errors in new window' to aid correcting the validation errors on screen. The validation errors are also available in 'Draft Returns' if users click on the red exclamation mark. When the validation errors have been rectified, return to 'Submit Return'.

We strongly recommend that users download the return at this stage. Submitted data is removed from the BEEDS portal after submission if the return is assigned an 'Accepted' or 'Declined' state. The return cannot be downloaded after this point.

If there are plausibility checks remaining on the return, and the return is assigned a 'Pending Approval' state, the data will remain on the BEEDS portal for up to 28 days.

The data will still be available for supervisory purposes on the Bank of England's internal systems. The user will receive an email confirming this submission.

PRA plausibility checks
Plausibility response forms for annual and quarterly returns are created by the Bank of England which must then be submitted manually by the firm after completion. Users will be notified when this return is available for completion.

Files that pass validation checks are then checked for plausibility. PRA defined rules used for quality checking may identify reported items that seem implausible in the context of other data. If figures are thought to be implausible, an email notification will be sent immediately to inform the firm that the failures will be reviewed by the Regulatory Data Group (RDG), following which the user may be required to resubmit data or provide an explanation for implausible data.

If required, the user should complete the 'plausibility response' return under 'Upload/Edit Returns', and then
submit the return under 'Submission'. More detailed information on submitting 'plausibility response' returns
can be found in the 'Ad Hoc Returns' section of this guide.

For clarification on an error message, a screenshot of the message can be sent to
CreditUnionReporting@bankofengland.co.uk

Auditor's Declaration
Similarly to credit union returns, the Auditor's Declaration will be scheduled for release by the Bank of England and users will be notified when a return is available for completion. This will be created alongside a credit union return.
Acceptable file types are. csv, .doc, .docx, .jpg, .jpeg, .odp, .ods, .odt, .pdf, .ppt, .pptx, .rtf, .txt, .xls, .xlsx, .xml, .zip

h. Financial vehicle corporations return

i. Contact details.
- For queries specific to Form FV reporting requirements, definitions and validations please contact Reporters_PL@bankofengland.co.uk
- For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk
- For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.
- Formal notification of changes to firm details should be made as usual to the FCA.

ii. Return types and corresponding submission methods.
- FV – Automatic
- Amend Principal User – Manual

iii. User roles

Role	Description
FV Principal User	Full ability to submit against the FV collection with additional ability to manage additional users.
FV Additional User	Ability to submit against the FV collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

iv. Submissions Accepted with Warnings:
If you receive an email stating your submission has been 'accepted with warnings,' this means your file has been processed but has triggered some non-blocking validation rules.

Please be aware all validation rules have initially been set to non-blocking. This is to ensure the rules function as expected in the live environment and will allow reporters to submit data should there be any unexpected issues. The Bank will, however, be treating all rules as hard validation rules and will be requesting resubmissions should these rules be breached.

If your submission breaches any non-blocking validation rules please review and resolve these errors as soon as possible, but no later than two working days after the submission deadline.

Once these validation rules have been thoroughly tested on the live environment, the Bank plan to amend these validations to be 'Blocking' and so early adherence to these rules would be advisable.

To make a correction to your data, you must request a resubmission within the BEEDS portal (see Request Resubmissions section above).

To view these warnings, login to the BEEDS portal, navigate to 'Submission History' and click the exclamation mark next to the return status. Warnings will only be available to view for 4 weeks from the date of submission.

v.   Additional information

For submissions, please refer to the Automatic submission process

For related documentation (including XBRL taxonomy, data point model (DPM) dictionary plus validations and definitions) please see the
https://www.bankofengland.co.uk/statistics/data-collection/beeds

i. Insurance Stress Testing

i. Contact details.

- For all LIST and DyGIST 2025 BEEDS submission queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk
- For enquiries that do not relate to the BEEDS portal, firms should contact the respective insurance stress testing teams: LIST2025 Team: LIST2025@bankofengland.co.uk, or the DyGIST 2025 Team: DyGIST2025@bankofengland.co.uk
- Formal notification of changes to firm details should be made as usual to the FCA.
- If firms have an urgent query relating to their submission, we ask that they cc the business area LIST2025@bankofengland.co.uk or DyGIST2025@bankofengland.co.uk)

ii. Return types and corresponding submission methods

The Data Submission Process section of the LIST2025 Final instructions was published on the Bank website on 16 January 2025. https://www.bankofengland.co.uk/prudential-regulation/publication/2024/july/list-2025 Data submission will include the documents below:

- Life Insurance Stress Test 2025 - Quantitative Template (XLSX) (Structured) - Manual
- Results and Basis of Preparation Report (Unstructured) – Manual
- Amend Principal User and Additional Users – Manual

iii. User roles

Role	Description
Insurance Stress Testing Principal User	Full ability to submit against the Insurance Stress Testing collection with additional ability to manage additional users.
Insurance Stress Testing Additional User	Ability to submit against the Insurance Stress Testing collection.
Insurance Stress Testing Create Ad Hoc Returns	Access to create 'Amend Principal User' return to request a change in the firm's principal user and create unstructured Insurance Stress Testing returns.

iv.   Additional information

General information

- Data is purged from the system as soon as it is accepted. It is advised users save their files locally on their PC.
- More information on Stress testing can be found on The Bank of England website https://www.bankofengland.co.uk/stress-testing

Submission Frequency: This should be "A" in all cases

Content/Category Code: To be referenced as "LIFE".

Submission ID : This should be '1' for the first submission of a file. For (for example) a first re-submission, this should be increased to '2' and so on.

FIRM_Q_S_XXXXXX_20241231_ST-2025_1_XXX

Firm Codes : For Insurers, participants should use their FRN codes.

Structure: Data is either Structured (S) or Unstructured (U).

Reporting Date: The date for which the data are applicable, which is 31 December 2024 for most LIST templates. For unstructured files, this is the reporting date of the associated structured data.

Analysis Period: This should be ST-2025 in all cases

Submission Part (optional): This is for use with large unstructured data submissions where it is necessary to send more than one email each containing one .zip file. The first part of the submission is suffixed by 'A', the second part by 'B' and so on. Participants are reminded that this part of the filename should **not** be used to identify different versions of submissions.

j. Leverage Ratio

  i.   Contact details.
- For queries relating to validation or plausibility errors, contact the Regulatory Data Group: CapitalData@bankofengland.co.uk

- For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk

- For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.

- Formal notification of changes to firm details should be made as usual to the FCA.

ii. Return types and corresponding submission methods
- Leverage Ratio – Automatic
- Amend Principal User – Manual

iii. User roles

Role	Description
Banking Principal User	Full ability to submit against the Leverage Ratio collection with additional ability to manage additional users.
Banking Additional User	Ability to submit against the Leverage Ratio collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

iv. Additional information

The latest taxonomy for the updated Policy Statement can be found here
https://www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/regulatory-reporting-banking-sector

k. MFI holdings of securities collection

i. Contact details.
- For queries specific to Form AS reporting requirements, definitions and validations please contact FormAS@bankofengland.co.uk
- For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk
- For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.
- Formal notification of changes to firm details should be made as usual to the FCA.

ii. Return types and corresponding submission methods.
- AS – Automatic
- Amend Principal User – Manual

iii. User roles

Role	Description
AS Principal User	Full ability to submit against the AS collection with additional ability to manage additional users.
AS Additional User	Ability to submit against the AS collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

iv. Submissions Accepted with Warnings:
If you receive an email stating your submission has been 'accepted with warnings,' this means your file has been processed but has triggered some non-blocking validation rules.

Please be aware all validation rules have initially been set to non-blocking. This is to ensure the rules function as expected in the live environment and will allow reporters to submit data should there be any unexpected issues. The Bank will, however, be treating all rules as hard validation rules and will be requesting resubmissions should these rules be breached.

If your submission breaches any non-blocking validation rules please review and resolve these errors as soon as possible, but no later than two working days after the submission deadline.

Once these validation rules have been thoroughly tested on the live environment, the Bank plan to amend these validations to be 'Blocking' and so early adherence to these rules would be advisable.

To make a correction to your data, you must request a resubmission within the BEEDS portal (see Request Resubmissions section above).

To view these warnings, login to the BEEDS portal, navigate to 'Submission History' and click the exclamation mark next to the return status. Warnings will only be available to view for 4 weeks from the date of submission.

v.   Additional information

For submissions, please refer to the Automatic submission process

For related documentation (including XBRL taxonomy, data point model (DPM) dictionary plus validations and definitions) please see the
https://www.bankofengland.co.uk/statistics/data-collection/beeds

I. Minimum Requirement for own funds and Eligible Liabilities (MREL)

i.   Contact details.
- For queries relating to validation or plausibility errors, contact the Regulatory Data Group: CapitalData@bankofengland.co.uk.
- For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk
- For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.
- Formal notification of changes to firm details should be made as usual to the FCA.

ii. User roles

Role	Description
MREL Principal User	Full ability to submit against the MREL collection with additional ability to manage additional users.
MREL Additional User	Ability to submit against the MREL collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

iii. Additional Information
     For submissions, please refer to the Automatic submission process.

m. Non-Directive Firms

i. Contact details.
   - For queries relating to validation or plausibility errors, contact the Regulatory Data Group: InsuranceData@bankofengland.co.uk
   - For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk
   - For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.
   - Formal notification of changes to firm details should be made as usual to the FCA.

ii. Return types and corresponding submission methods.
   - PRA Data Request – Manual
   - Amend Principal User – Manual

iii. User roles

Role	Description
Non-Directive Principal User	Full ability to submit against the Non-Directives collection with additional ability to manage additional users.
Non-Directive Additional User	Ability to submit against the Non-Directives collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

n. Non-MFI Consumer Credit Lending

i. Contact details.
- For queries relating to validation or plausibility errors, contact your usual Bank of England contact.
- For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk
- For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.

ii. Return types and corresponding submission methods.
- Form MC – Manual
- Amend Principal User – Manual

iii. User roles

Role	Description
Non-MFI CCL Principal User	Full ability to submit against the Non-MFI CCL collection with additional ability to manage additional users.
Non-MFI CCL Additional User	Ability to submit against the Non-MFI CCL collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

o. Pillar 2 and Intraday Liquidity

i. Contact details.
- For queries relating to validation, plausibility errors and reporting requirements, please contact your usual supervisory contact.
- For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk
- For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.
- Formal notification of changes to firm details should be made as usual to the FCA.

ii. Return types and corresponding submission methods.
- FSA071 – Automatic
- FSA072 – Automatic
- FSA073 – Automatic
- FSA074 – Automatic
- FSA075 – Automatic
- FSA076 – Automatic
- FSA077 – Automatic
- FSA078 – Automatic
- FSA079 – Automatic
- FSA080 – Automatic
- FSA081 – Automatic
- FSA082 – Automatic
- IDY001 – Automatic
- IDY002 – Automatic
- IDY003 – Automatic
- PRA111 - Automatic
- Amend Principal User – Manual

iii. User roles

Role	Description
Pillar 2 and Intraday Liquidity Principal User	Full ability to submit against the Pillar 2 and Intraday Liquidity collection with additional ability to manage additional users.
Pillar 2 and Intraday Liquidity Additional User	Ability to submit against the Pillar 2 and Intraday Liquidity collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

iv.   Additional information

- Data is purged from the system as soon as it is accepted. It is advised users save their files locally on their PC.
- Pillar 2 and Intraday Liquidity templates must be uploaded as XML files.

The above and more information on Pillar 2 and Intraday Liquidity reporting can be found on The Bank of England website https://www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/regulatory-reporting-banking-sector/banks-building-societies-and-investment-firms#FSA%20data%20items:~:text=Previous%20taxonomies-,FSA%20data%20items,-and%20instructions

p. Solvency II

i.   Contact details.

- For queries relating to validation or plausibility errors, contact the Regulatory Data Group: InsuranceData@bankofengland.co.uk |
- For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk
- For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.
- Formal notification of changes to firm details should be made as usual to the FCA.

ii.   Return types and corresponding submission methods.

- Occasional Submission – Manual
- Additional Notes – Manual
- Amend principal User – Manual
- Amend Group Structure – Manual
- Non-compliance – Manual
- Amend General Details – Manual
- Request SII Special Case Template – Manual
- SII Reporting – Automatic
- PRA Data Request – Manual
- Plausibility Response Annual – Manual
- Plausibility Response Quarterly – Manual
- National Specific Templates (NST) – Automatic
- Internal Model Outputs (IMO) – Automatic
- Market Risk Sensitivities (MRS) – Automatic
- Standard Formula Reporting (SF) – Automatic

iii.   User roles

| Role	Description
Insurance Principal User	Full ability to submit against the Solvency II collection with additional ability to manage additional users.
Insurance Additional User	Ability to submit against the Solvency II collection.

Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

iv.   Additional information

Overview of the submission process for Solvency II regulatory reporting

The workflow below outlines the creation, completion and submission processes for Solvency II and ad hoc returns. More detailed information on completing these returns can be found in the respective sections of this guide.
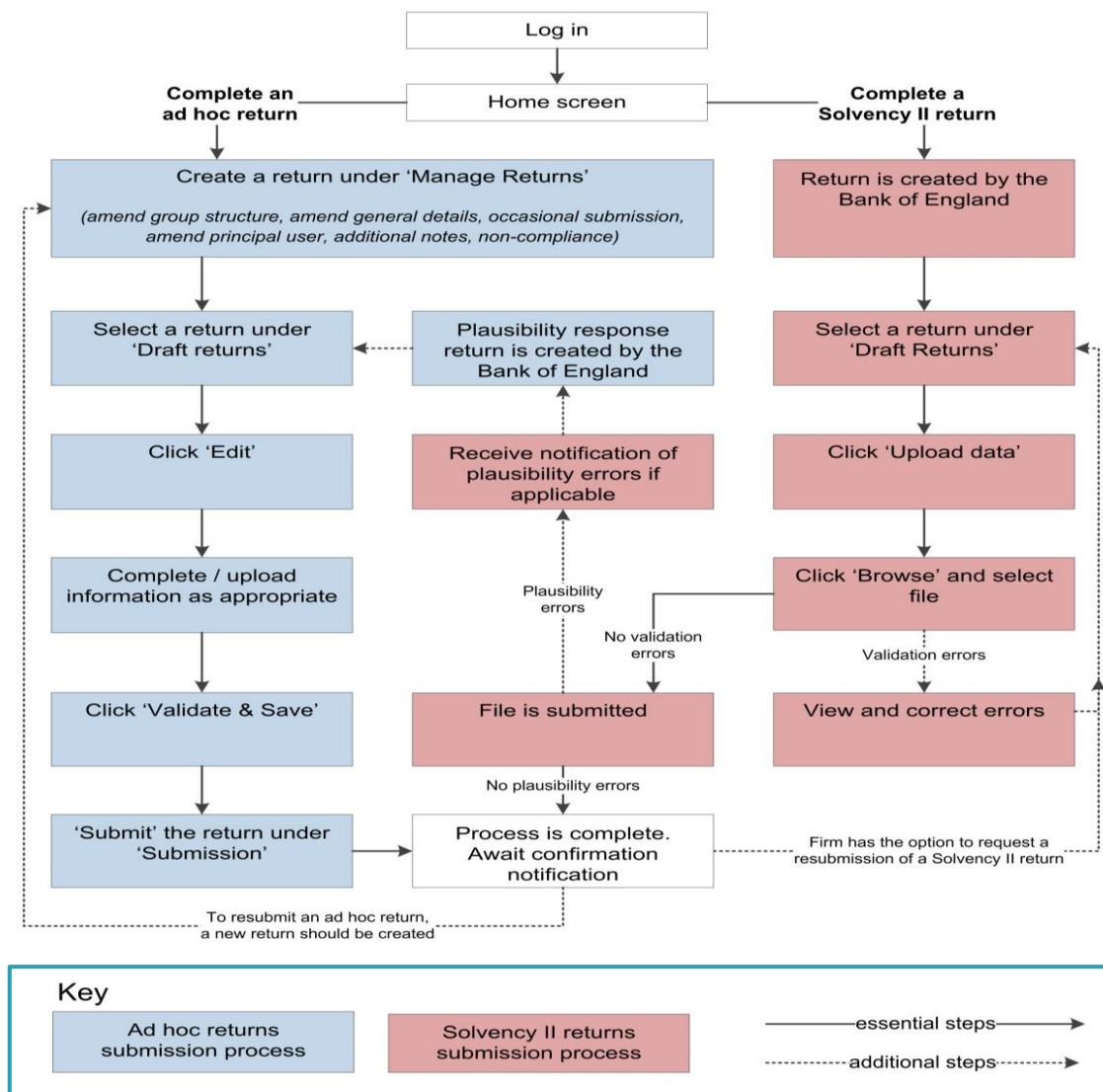
If there is further information to be provided, we recommend that an 'Additional Notes' ad-hoc return is submitted alongside a Solvency II filing.

Each return is made up of template(s) which may be mandatory or optional depending on certain conditions such as type of firm or lines of business written. All mandatory templates in a return need to be validated for the return to be submitted.

EIOPA data validation and filing rule errors.

Files that are of the correct file type are accepted for processing and are checked for any EIOPA.
data validation and filing rule errors. This validation can take a few minutes depending on file size.

If errors are found, the user will receive an email and the errors will be available to view in the portal by clicking on the error icon 🔴 under 'Upload/Edit Returns'.

To upload a corrected file, click on the return name and then 'Upload Data' and 'Browse' as before.

NB: The Bank of England is aware that in some instances filing rule errors are displayed sequentially, some errors may not be shown until the displayed errors are resolved
Further information is available in the XBRL filing manual in the below link.
https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/insurance/solvency-ii-xbrl-filing-manual.pdf

PRA plausibility checks

Files that pass validation checks are then checked for plausibility. PRA defined rules used for quality checking may identify reported items that seem implausible in the context of other data. If figures are thought to be implausible, an email notification will be sent immediately to inform the firm that the failures will be reviewed by the Regulatory Data Group (RDG) staff, following which the user may be required to resubmit data or provide an explanation for implausible data.

If required, the user should complete the 'plausibility response' return under 'Upload/Edit Returns', and then
submit the return under 'Submission'. More detailed information on submitting 'plausibility response' returns
can be found in the 'Ad Hoc Returns' section of this guide.

For clarification on an error message, a screenshot of the message can be sent to
InsuranceData@bankofengland.co.uk

The Bank of England must send data to EIOPA four weeks after the submission deadline. The Bank aims to plausibility check as many submissions as possible by that point.
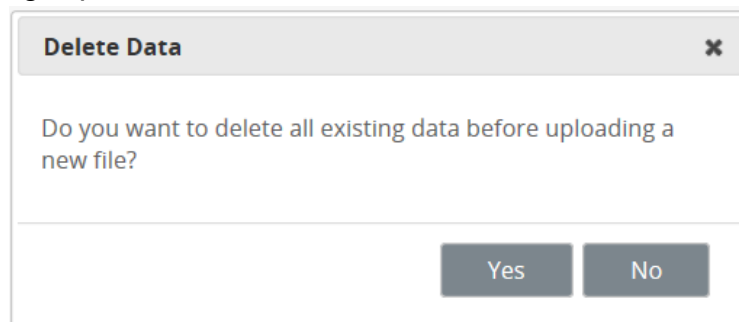
Ad hoc Solvency II submissions

All firms need to be aware of the potential use of the 'ad hoc submission' option in the basic information template {S.01.02, R0100} which will be fully functioning in the Solvency II Taxonomy 2.2.0. This will allow supervisors to request, receive and accept submissions including only specific template(s) or even selected data points.

EIOPA has foreseen at least three special cases when ad hoc submissions may be required, see section 1.6.2 of https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/insurance/solvency-ii-xbrl-filing-manual.pdf

i. Special cases foreseen in the ITS (Implementing Regulation (EU) 2015/2450), for example:
    - If a firm's reinsurance strategy changes materially after the financial year end, or if the renovation of the reinsurance contracts are performed later than the reporting date and before the next financial year end, the information on templates S.30.01, S.30.02, S.30.03 and S.30.04 as appropriate shall be re-submitted when adequate

    - Insurance and reinsurance undertakings whose parent undertaking is a mixed-activity insurance holding company should report very significant intra-group transactions as soon as practicable using the relevant templates among templates S.36.01.01 to S.36.04.01 (Article 20). Firms should refer to https://www.bankofengland.co.uk/prudential-regulation/publication/2015/solvency-2-a-new-regime-for-insurers for further detail of the PRA's expectations regarding the timing of such notifications.

ii. Special cases not foreseen in the ITS, but following the general approach of Article 35 of the Solvency II Directive:
    - According to Article 35 of the Solvency II Directive (2009/138/EC): "Member States shall require insurance and reinsurance undertakings to submit to the supervisory authorities the information which is necessary for the purposes of supervision (…)". As a result, supervisors may in particular cases require, for example, monthly submissions or submissions addressing specific issues.

iii. Empty submissions
    - Empty submissions are reports covering only the Basic information template. Such filing could be required in order to address particular needs of a supervisor or to reflect special status of an undertaking. For example, in case of a merger between two companies in the insurance sector when a transaction is backdated, one side of the merged companies may need to resubmit Q1 and Q2 reports with no data, while the other would have to resubmit the data of the entire merged company.

    - When submitting an ad hoc submission for the purposes highlighted above, the next reporting date should be used in the submission. For example, if the firm's reporting date is 31 March of each year and it is submitting an ad hoc submission on 15 September 2018, the reporting date should be 31 March 2019. The reporting date of any subsequent ad hoc submission in the same period must also use the same future reporting date of 31 March 2019.

iv. NST, IMO, MRS & SF Resubmissions

- When resubmitting any of the above return types users will be presented with the below pop up when clicking 'Upload Data'.

Users should click 'Yes' every time they upload a new file against a return that had previously been submitted.

q. Solvency UK

i. Contact details.
- For queries relating to validation or plausibility errors, contact the Regulatory Data Group: InsuranceData@bankofengland.co.uk
- For all other queries relating to the BEEDS portal, contact the Data Services Group: BEEDSQueries@bankofengland.co.uk
- For queries related to the instructions, contact: PRA.FirmEnquiries@bankofengland.co.uk.
- For taxonomy related queries, contact: uktaxonomypwdfeedback@bankofengland.co.uk
- For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.
- Formal notification of changes to firm details should be made as usual to the FCA.

ii. Return types and corresponding submission methods.
- Solvency UK (UKS) – Automatic
- Occasional Submission – Manual
- Amend Principal User – Manual

iii. User roles

Role	Description
Insurance Principal User	Full ability to submit against the Solvency UK collection with additional ability to manage additional users.
Insurance Additional User	Ability to submit against the Solvency UK collection.
Insurance Create Ad Hoc Returns User	Access to create 'Occasional Submission returns.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

iv.   Additional information

- Data is purged from the system as soon as it is accepted. It is advised users save their files locally on their PC.
- Solvency UK templates must be uploaded as XBRL or zip containing XBRL file.

Details of the Bank of England insurance taxonomy can be found on the https://www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/regulatory-reporting-insurance-sector website under the 'Bank of England Insurance Taxonomy v2.0.1' section. Please note that the filing rules in the XBRL filing manual published on 30 May 2024 will apply to this submission period. Along with the 'Taxonomy known issues log', the 'Bank of England Insurance Taxonomy v2.0.1 Validation Deny List', the PRA has published a template and instructions issue log, accessible on the same webpage under 'Latest updates'.

r. Statistical Reporting

i. Contact details.
- For all queries relating to validation errors and all other queries relating to the BEEDS portal, contact the Data Services Group: BEEDSQueries@bankofengland.co.uk
- For enquiries that do not relate to the BEEDS portal, firms should liaise with their usual Bank of England contact.
- If firms have an urgent query relating to their submission, we ask that they cc the business area Money And Credit Group / Financial Statistics Group (DSDMCG@bankofengland.co.uk, DSDSecurities@bankofengland.gsi.gov.uk, DSDQuarterly@bankofengland.co.uk) Return types and corresponding submission methods
  - Statistical Reporting – Automatic
  - Amend Principal User – Manual

ii. User roles

Role	Description
Stats Principal User	Full ability to submit against the Statistical Reporting collection with additional ability to manage additional users.
Stats Additional User	Ability to submit against the Statistical Reporting collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

iii. Submissions Accepted with Warnings:
If you receive an email stating your submission has been 'accepted with warnings,' this means your file has been processed but has triggered some non-blocking validation rules.

To make a correction to your data, you must request a resubmission within the BEEDS portal (see Request Resubmissions section above).

To view these warnings, login to the BEEDS portal, navigate to 'Submission History' and click the exclamation mark next to the return status.

iv. Additional information
For submissions, please refer to the Automatic Submissions process.

Please note that the reporting period end date in your XBRL files should be 01st of every month (or quarter for quarterly reporting)

More information on Statistical Reporting can be found on The Bank of England website, under the Statistical Form Taxonomy section:

https://www.bankofengland.co.uk/statistics/data-collection/beeds

s. Sterling Money Markets – Annual Return

i. Contact details.
- For queries specific to the Sterling Money Markets reporting requirements please contact SMMReporting@bankofengland.co.uk
- For all other queries relating to the BEEDS portal, contact Data Collection Team: BEEDSQueries@bankofengland.co.uk

ii. Return types and corresponding submission methods
- Sterling Money Markets Annual – Manual
  - Amend Principal User – Manual

iii. User roles

Role	Description
Sterling Money Markets Annual Principal User	Full ability to submit against the Sterling Money Markets Annual collection with additional ability to manage additional users.
Sterling Money Markets Annual Additional User	Ability to submit against the Sterling Money Markets Annual collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

iv. Validations

Rule ID	Explanation
SMMA_D4	((D4 = 0 OR D4 >= 1000000) AND D4 >= F4)
SMMA_D5	((D5 = 0 OR D5 >= 1000000) AND D5 >= F5)
SMMA_D6	((D6 = 0 OR D6 >= 1000000) AND D6 >= F6)
SMMA_E4	(E4 = 0 OR E4 >= G4)
SMMA_E5	(E5 = 0 OR E5 >= G5)
SMMA_E6	(E6 = 0 OR E6 >= G6)
SMMA_F4	((F4 = 0 OR F4 >= 1000000) AND F4 <= D4)
SMMA_F5	((F5 = 0 OR F5 >= 1000000) AND F5 <= D5)
SMMA_F6	((F6 = 0 OR F6 >= 1000000) AND F6 <= D6)
SMMA_G4	(G4 = 0 OR G4 <= E4)
SMMA_G5	(G5 = 0 OR G5 <= E5)
SMMA_G6	(G6 = 0 OR G6 <= E6)
SMMA_LEI	The LEI provided must match the LEI listed in the firm profile.
SMMA_RED	The reporting period end date provided must match the reporting period end date of the return (dd/mm/yyyy).
SMMA_LEI2	The LEI is missing from the firm profile. Please contact SMMReporting@bankofengland.co.uk to advise that this error has been triggered.

SMMA_RED2	Reporting End Date is blank. Please provide a Reporting End Date (dd/mm/yyyy) in the submission Front Sheet.
SMMA_ID	Reporting Entity is blank. Please provide a Reporting Entity value in the submission Front Sheet.

v.   Additional Information

- The template for the collection, and further information, can be found here -
  https://www.bankofengland.co.uk/statistics/data-collection/sterling-money-markets

    t.   **Wholesale Cash Distribution Market Oversight Table (WCDMO Table)**

i.   Contact details
- For queries relating to the BEEDS portal, contact the Data Collection Team: BEEDSQueries@bankofengland.co.uk
- For all other enquiries relating to Wholesale Cash Distribution Market Oversight (WCDMO), including validation, plausibility errors and reporting requirements, firms should contact the Wholesale Cash Supervision team: wholesalecashsupervision@bankofengland.co.uk

ii.   Return types and corresponding submission methods.
- Wholesale Cash Distribution Market Oversight Table – Automatic
- Amend Principal User and Additional Users – Manual

iii.   User roles

Role	Description
WCDMO Principal User	Full ability to submit against the Wholesale Cash Distribution Market Oversight Table collection with additional ability to manage additional users.
WCDMO Additional User	Ability to submit against the Wholesale Cash Distribution Market Oversight Table collection.
Create Amend Principal User	Access to create and submit an 'Amend Principal User' return to request a change in the firm's principal user.

iv.   Additional information
- WCDMO Table must be uploaded as a single XML file using either the Reporting Form template or an XML file based on the latest XSD schema file.
- Further information on the WCDMO Table collection can be found in the WCDMO Data Catalogue, Codes of Practice, Guidance, Reporting Form, Instructions for uploading Reporting Form in XML Format, and XSD schema file. The latest versions of all key supervisory documentation can be found here - https://www.bankofengland.co.uk/banknotes/wholesale-cash-supervision
- Data is purged from the system as soon as it is accepted. It is advised users save their files locally on their PC.

u. Wholesale Cash Distribution Market Oversight Document (WCDMO Document)

i. Contact details

- For queries relating to the BEEDS portal, contact the Data Collection Team: BEEDSQueries@bankofengland.co.uk

- For all other enquiries relating to Wholesale Cash Distribution Market Oversight (WCDMO), including validation, plausibility errors and reporting requirements, firms should contact the Wholesale Cash Supervision team: wholesalecashsupervision@bankofengland.co.uk

i. Return types and corresponding submission methods

- Wholesale Cash Distribution Market Oversight Document – Automatic

    - Amend Principal User and Additional Users – Manual

i. User roles

Role	Description
WCDMO Principal User	Full ability to submit against the Wholesale Cash Distribution Market Oversight Document collection with additional ability to manage additional users.
WCDMO Additional User	Ability to submit against Wholesale Cash Distribution Market Oversight Document collection.

ii. Additional information

- WCDMO Document files must be provided in a supported file format (see WCDMO Data Catalogue for details). Up to ten files can be uploaded to one submission.

- Further information on the WCDMO Document collection can be found in the WCDMO Data Catalogue, Codes of Practice and Guidance. The latest versions of all key supervisory documentation can be found here - https://www.bankofengland.co.uk/banknotes/wholesale-cash-supervision

- Data is purged from the system as soon as it is accepted. It is advised users save their files locally on their PC.